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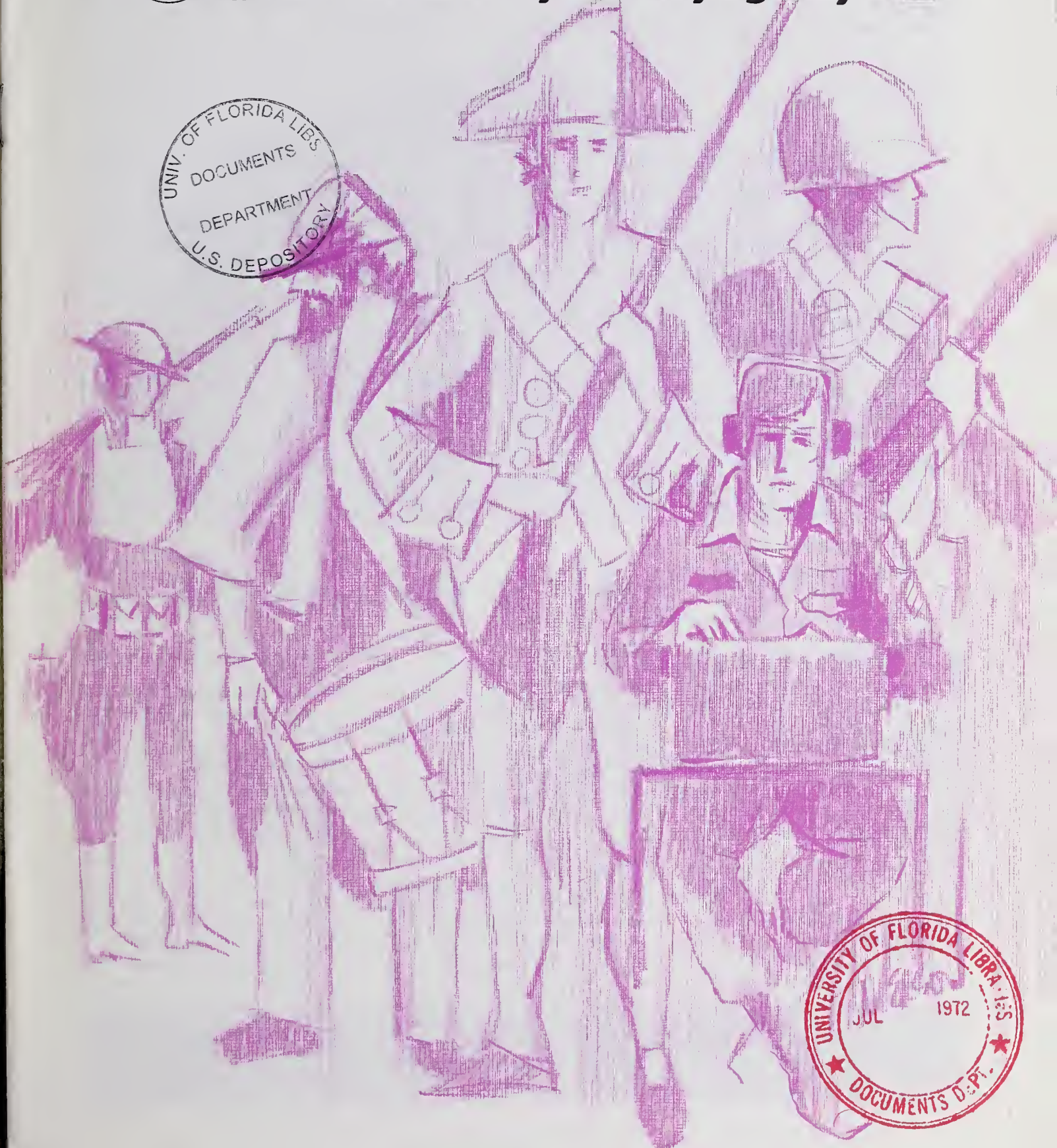
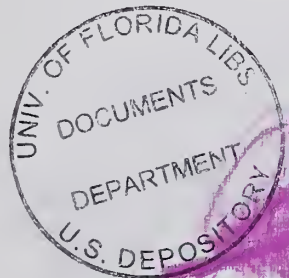
the

July 1972



# HALLMARK

united states army security agency



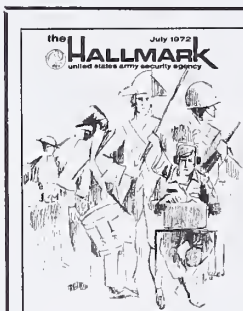


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## In this issue

Death of a Big Mess	1
Pass in Review	2
JUMPS—1st Birthday	3
Spotlight	4
Customs' Customs ZOT Award	5
Need a Rich Uncle?	6
Home Buying Help: VA	10
Oddities at FS Homestead	12
R & R Report	13
Missed Persons Science & Medicine	14
More Tips on Insurance	15
White House Highway	16
Ideas & Opinions	17



**Our Cover—***The military milestones symbolized by these soldiers stretch from Bunker Hill to the DMZ in Vietnam. And never—since the “shot heard round the world” was fired—have American arms been employed in acts of aggression. The Army’s business is to defend freedom—not take it away. (Cover by SP5 Hollis W. Anderson.)*

“When in the Course of human events” Americans celebrate the Fourth of July, they’ve never been at a loss for words.

But they may be talking about the wrong date.

Independence Day officially is observed July 4, or the following day if it falls on Sunday. It might almost be June 7, July 2, July 8, August 2, November 30, or December 5.

These and other possible dates lay historical claims to the Nation’s birthday, the National Geographic Society says.

June 7, 1776, the voice of liberty was first formally heard by the elected representatives of the Continental Congress meeting in Philadelphia. Richard Henry Lee of Virginia put the case:

“Resolved, That these United Colonies are, and of right ought to be, free and independent States . . .”

### False Prediction

On July 2, the Congress voted approval of the Declaration of Independence. Thomas Jefferson had been asked to draw up, and John Adams glowingly wrote his wife in Massachusetts:

“The second day of July 1776, will be the most memorable Epoch in the History of America. I am apt to believe that it will be celebrated by succeeding generations as the great anniversary festival. It ought to be commemorated as the day of deliverance by solemn acts of devotion to God Almighty.

“It ought to be solemnized with pomp and parades, with shows, games, sports, guns, bells, bonfires and illuminations from one end of this continent to the other from this time forward forevermore.”

On July 4 John Hancock, president of the Congress, signed the authorized version, copies were made and sent to the colonies.

On July 8, the Declaration was first read aloud to the citizenry, a crowd gathered before the State House in Philadelphia.

### Agreeably Assenting

On July 9, General George Washington, with his troops in New York, wrote Congress:

**Continued on page 5**

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## *What Termite's Couldn't do MVA Did*



# Death of a Big Mess

Talk about a mess! Ft. Devens had a big one for 33 years and finally decided to clean it up.

No one really seems to know if it was the roaches, rats, termites or post engineers who gave Con IV its final good-bye—but most likely combined efforts of the four forced the walls to tumble.

The old mess dates back to "Camp" Devens of 1939. Its wooden H-shaped structure accommodated four serving lines keeping 35 KPs busy. (Over 14 million meals were served in Con IV during the war years alone.) Some kept occupied scrubbing pots and pans while others with culinary talents chose fry pans to conceal what appeared the day before.

But sharing kitchen quarters with multiple crawling creatures created a

poor atmosphere. The depressed spirits of the cooks and KPs added to mounting complaints of students and caused meal attendance to make a rapid descent. Only 300 people were eating at the Con IV Restaurant when the decision was made to close her doors. Even winning the Brigade "Best Mess" Award for 1971 didn't help morale much.

The end of Con IV also marks the end of Con IV jokes. This old mess hall somehow brought out the wit in most everyone. One battalion commander who owned the mess hall at one time was heard to say that "Con IV was the only mess hall in the Army where you could get Trench Foot while working in the tray room!" Apparently there was a little problem with the pipes—

for the KPs would have had a better time if they had worn flippers in place of their combat boots.

Leaky pipes caused a few other wits to comment on the dilapidated conditions. In cold weather the tray room and steam tables became invisible in the clouds of steam that leaked from every pipe in the vat. The steam was so bad one worker claimed he needed a radar to find a coffee cup.

It looks as though the post engineer who remarked "if the termites stop holding hands we're doomed!" was right. For last fall, Colonel McFadden, USASA TC&S Commander, and LTC Schmidt nailed closed the door of Con IV at its non-sentimental closing ceremony.





# pass in review

A roundup of ASA news from Hallmark correspondents



SGT Rudolph repeats oath of re-enlistment to 1LT Jerry W. Tibbs, commanding officer of Headquarters and Service Company, FS Sobe.

## Okinawa

**FS Sobe**—Military Police Sergeant Russell S. Rudolph observed Law Day 1972 by re-enlisting for four additional years as an MP. The re-up also marked the second anniversary of SGT Rudolph's graduation from the Military Police Academy at Ft. Gordon, Ga., on Law Day 1970.

**FS Sobe**—Brigadier General Herbert E. Wolff, Commanding General USASA, Pacific, awarded the Commanding General's Annual "Best Communicator" award to Field Station, Sobe, in April.

Colonel Richard S. Winstead, field station commanding officer, accepted the award and, in turn, presented it to Captain Adren J. Hughes, officer in charge of the field station communications center.

## Florida

**Jacksonville**—When Miss Dona Sue Christopher was sworn into the Delayed Entry Program (DEP) for the USASA option last April 3, she became the first WAC to enter the DEP.

The 18-year-old Bradford County High School graduate will undergo basic training at Ft. McClellan, Ala.

The DEP has been in operation for men for several years, but just opened to women in April. Once signed up, the enlistee's option is secured and the period of DEP service counts toward time in service and time in grade for promotion and pay purposes.

Dona chose ASA because she wanted a challenge and an opportunity to travel. She hopes to attend Russian language school following basic training, and later become a linguist.

## Massachusetts

**Ft. Devens**—The US Army Security Agency Training Center and School (USASATC&S), has presented its Charles H. Hiser Award for Instructor(s) of the Year (1971) to Air Force Master Sergeant Edward J. Donlon, and Mr. Harrison A. Glasgow of Fitchburg, Mass.

The award is named after a former commandant of TC&S and is presented annually to an officer (or civilian) and enlisted instructor.

Master Sergeant Donlon served as a ground radio operator and morse intercept operator before attending the non-morse intercept school at March AFB, Calif. He has been an instructor since 1961 having also taught in the non-morse intercept school and instructor training school at Goodfellow AFB, Texas.

Mr. Glasgow has been employed at USASATC&S since February, 1966. He has served continuously

with E Division as an Instructor and Training Specialist and is presently Chief of the Advanced Studies Branch of E Division.

The awards were presented to the two men on April 7 by COL Hiser.

## Germany

**FS Augsburg**—The officers and enlisted men of the 502d ASA Group had their own "Bier Fest" in honor of the Group's 21st birthday. The 502d came into being on the 25th of April, 1951.

There were a thousand liters of beer on hand which helped wash down \$400 worth of bratwurst.

Colonel John S. O'Connor, commanding officer, ASA Europe, tapped the first beer with an assist from the Group CO, Lieutenant Colonel Kenneth N. Greenlaw.

The 502d's Command Sergeant Major, Allen C. McLean, assured all that the birthday fest would go as scheduled, "rain or shine." Though the weather wasn't the greatest for a party, many stalwart ASA troops were on hand.



Enjoying themselves, despite the weather, men of the 502d ASA Group dig in during the "Bier Fest" celebrating the Group's 21st birthday.

## Republic of Vietnam

**Cam Ranh Bay**—The 1st Radio Research Company (Aviation) has been deactivated. The unit recently completed its mission and sent its colors home for retirement.

The 1st RR was moved to the Naval Air Facility, Cam Ranh Bay in June of 1967, from Marana Air Park, Arizona.

Since its organization on December 2, 1966 at Ft. Benning, Ga., more than 900 officers and enlisted men have served the company, accumulating more than 40,000 accident-free flying hours.

The pilots assigned to fly the RP-2E Neptune patrol plane are a privileged minority in Army Aviation.



tion. Since 1967, less than 100 officers have graduated from the rigorous P-2 Navy Flight Transition School at North Island Naval Air Station in San Diego, Calif.

The crews manning each mission

were some of the most highly trained and proficient people in Army Aviation. These top-flight people added the ingredients for the esprit de corps, company integrity and lasting friendships within the 1st RR Co.

## Says Finance Center:

# Pay Snags Close to Home

One year ago this month, the Army became the first of the services to begin implementation of the Department of Defense Joint Uniform Military Pay System. It hasn't been all smooth running.

Complaints about fouled-up pay checks to no pay at all have some GIs wondering if they weren't better off under the old pay system. Actually, the great majority of pay snags have roots much closer to 'home' than most would think . . .

### *Centralized Pay*

JUMPS is an automated military pay system designed to pay soldiers worldwide in the most efficient manner possible. It has often been referred to as a "centralized pay system," but this is true only in a limited sense, and is often misleading to commanders and soldiers. JUMPS is only centralized in regard to computations and the preparation and mailing of checks.

All active Army personnel worldwide are now being paid from the US Army Finance Center in Indianapolis, Indiana. During the worldwide

implementation, the pay system was challenged with two major unforeseen situations: the President's Wage and Price Freeze and the first middle-of-the-month military pay raise in history. JUMPS demonstrated its capability to respond timely and accurately by meeting the requirements of both these challenges.

### *Input Must Be Accurate*

Although the capability of JUMPS to provide fast and accurate pay has been demonstrated consistently over the past year, the success of the total system is dependent upon the quality and timeliness of data input from field activities. In this regard, however, JUMPS has experienced significant problems. Some soldiers have suffered the inconvenience of unsatisfactory pay service.

### *Ironing Out the Problems*

To improve accuracy and timeliness of payments to the soldier, several major actions are currently underway:

- JUMPS teams are currently assist-

ing finance offices throughout the world on the requirements of the new system.

- The US Army Finance School, Ft. Ben Harrison, Ind., is developing special courses of instruction on management techniques and JUMPS operating procedures. Correspondence courses are also being developed.

- Following reorganization, all finance offices will be visited at least twice a year to insure the effectiveness of JUMPS.

### *Solved in the Orderly Room*

The JUMPS pay system begins and ends with the unit commander and the individual soldier. Individuals with a pay question or a pay problem should go first to their first sergeant or unit commander because this is where the pay system starts.

The actions taken at this level are the basic foundation for an effective pay system. Only when the soldier, unit commander, personnel officer, and finance officer are working together will the system function as it was intended.





**For a sexier smile, go to the VA dental clinic.** They now have hours to suit your needs. Seven hospitals have outpatient dental service during evening hours and on Saturday.

The regular VA dental staff is supplemented by private dentists paid by VA. These are often graduate students and younger faculty members at a local university who have not yet acquired an office.

The seven participating hospitals are at Buffalo, N.Y., Houston, Tex., St. Louis, San Francisco, Washington, D.C., Seattle and Vancouver, Washington. Other hospitals may soon have this plan.

Vietnam era veterans with an honorable discharge must apply to VA within one year after their discharge and visit the clinic within 14 months after their discharge. Treatment can be started without a review of military dental records. The only exception where records would have to be provided is in cases where teeth have been extracted.

Dentists will care for all dental problems contracted or aggravated during time in military service.



**New Insignia**—A new easier to read design for warrant officer insignia has been approved and will be available in post exchanges in August.



This readily identifiable insignia (including shoulder boards for dress blues) won't be in clothing sales stores

until October. The mandatory date for wearing these is December 1972.

**Cash in**—More of that green stuff may be coming your way. Military families driving their own cars between duty stations can now expect to receive eight to ten percent more money in mileage payments.

The rate for Permanent Change of Station (six cents per mile) remains the same, but the distance is what really counts. Transportation offices are now using a revised "Official Table of Distance". Because the most commonly used interstate roads will be used to compute distances, military travelers should be more fairly reimbursed.

The Pentagon's Per Diem Committee has also asked authority from Congress for higher mileage rates. Although this proposal is not definite, it's something to look forward to and support.

**Hear ye, hear ye**—All officers and enlisted men eligible for retirement: Take note of the interim change in AR 635-200 which allows an individual to apply for retirement in lieu of accepting a new assignment.

After receiving orders for reassignment, an individual who is eligible for retirement has 30 days to file his application. This is then forwarded to the Commanding

General, USASA, and the applicant's name is removed from the assignment instructions.

Once the request for retirement has been submitted, there is no way to change it. The individual must retire within 12 months following his request.



**Look who's on your side**—The Senate has recently approved legislation which will aid in the training of soldier-medics into physician's assistants.

The new bill is part of the government's current emphasis on recruiting, training and employment of Vietnam veterans for medical positions. Highest priority for this training will be given to veterans with medical MOS's. (Disabled Vietnam veterans will have first preference.)

Beginning fiscal 1973, \$125 million will be spent annually to expand Veterans Administration training programs. Each year more than 12,000 additional physicians, dentists, nurses, and physicians' assistants can be trained under the bill. As VA expands its training for physicians, they encourage states to change their outdated laws and make better use of these health workers in their communities.

**Start packing your lunches**—for ASA's Annual Picnic is just around the corner. Saturday, August 5, will be a day full of friends, fun, food and festivities at Vint Hill Farms Station.

You and your guests will have a choice of riding fire engines, experiencing a parachute ride or playing a variety of games during the day. All profits will go to the US Army Security Agency Benefit Association.

**BYO lunch or buy it there**—just be prepared for a full day of fun.

**Rain date will be August 12.**



**Yearning for a diploma?** If you managed a synthetic smile while performing your military duties yet learned to program a computer at the same time, or wrote letters for the General while you were in the service, you may be able to cash in your experience

for college credit.

Many colleges and universities automatically grant four credits to enlisted men and eight credits to former officers for their military experience and training.

Colleges may also grant credit for successful completion of courses at Army service schools. So, if the Army has trained you in managerial duties, computers, journalism or any other field that has a civilian counterpart, you may be eligible for college credit. (Sorry, no quality points are added, even if you did leave with a Certificate of Appreciation.)

*If this is the year you and your family are planning to travel overseas as tourists from the United States, it may be to your advantage to look over the following pointers from the Bureau of Customs.*

- You are allowed an exemption of \$100 based on the fair retail value where merchandise was acquired. Your customs exemption is \$200 when you arrive directly or indirectly from American Samoa, Guam, or the Virgin Islands of the U.S. with articles acquired in those U.S. territories, and provided not more than \$100 is applied to merchandise obtained elsewhere than in these islands.

- One quart of alcoholic beverage may be included in your exemption, if you are over 21 years of age. When returning from American Samoa, Guam, or the Virgin Islands of the U.S. you are allowed one wine gallon of alcoholic beverages, provided not more than one quart of this amount

## It's Your Duty

was obtained elsewhere than in these islands.

- Not more than 100 cigars may be included in your exemption. No Cuban products are allowed. There is no limit on cigarettes.

- To be entitled to your exemption, articles must be with you at the time of your return. Purchases mailed or shipped home are subject to duty and tax.

- Articles purchased abroad such as clothing, jewelry and cameras, and used by the traveler during his journey are subject to duty and must be declared to Customs. An allowance is usually given for wear in such cases.

- You must have been outside the U.S. at least 48 hours and have not

claimed such an exemption within 30 days, unless arriving from Mexico or U.S. Virgin Islands, from where there is no 48-hour minimum time limit.

- Families traveling together may combine individual \$100 exemptions to apply to the total value of all articles acquired.

- All fruits, vegetables, plants, seeds, flowers, meats, and pets must meet U.S. Department of Agriculture or Public Health Service requirements.

- You cannot bring into the U.S. articles from Cuba, North Korea, North Vietnam or Southern Rhodesia. Chinese or Chinese-type goods may now be entered.

- Bona fide gifts not more than \$10 in fair retail value can be received by friends and relatives in the U.S. free of duty and tax, if the same person does not receive more than \$10 in gift shipments on one day. Such packages should clearly show they are unsolicited gifts valued at less than \$10.

### INDEPENDENCE DAY—JULY 8? . . . Continued from inside cover.

"Agreeable to the request of Congress I caused the Declaration to be proclaimed before all the army under my immediate command . . . the measure seemed to have their most hearty assent . . ."

His troops assented by pulling down and beheading a statue of King George III, then melting it down into 42,088 lead bullets.

August 2, another copy of the Declaration of Independence—the one preserved in the National Archives—was finally signed by all but a few members, or all those present, of the Continental Congress.

By 1782, after the Redcoats' surrender at York-

town, American envoy Benjamin Franklin in Paris filed a report with a familiar ring today. Franklin wrote that the British were "willing to concede almost anything to get home the 30,000 troops who were doing nothing in America at enormous expense. But there were endless complications and delays."

But on November 30 that year, Franklin, John Jay, John Adams, and the King's man signed a preliminary peace treaty in Paris.

Five days later, on December 5, 1782, King George III announced to Parliament that peace had been proclaimed with the American colonies, adding "I declare them free and independent states."

## ZOT AWARD

One of the advantages of serving a tour at Sinop, Turkey is the fine hunting that is available: pheasant, quail . . . even an occasional *wild boar!*

Every imaginative hunter can appreciate the thrill of hearing the thundering hoofs and ominous snort, and then (faint heart) seeing the gleaming tusks of this deadly, almost prehistoric beast. To actually stop one of these charging critters takes timing, skill and considerable luck.

Well, back in mid-spring, a certain CW2, along with a group of hunters from TUSLOG Det-4's Sportsmen Club, joined forces with some local Turks in a wild boar hunt.

As the beaters worked the brush, methodically driving toward the eager sportsmen, the star of this story took his stand. Time would tell . . . adrenelin was flowing . . . all was hushed . . . Suddenly, out of the thick underbrush, the unmistakable sounds: a critter was charging . . . BANG! Got him!

Yes, our intrepid hero had bagged a somewhat less than trophy-sized Cow!? (A moo-cow?? A moo-cow! Aww . . .)

To make matters even more embarrassing, it seems that only minutes before he had warned two young lieutenants that—since this was their first hunt—they should not mistake a cow for a pig.

(The local farmer's zot award was more expensive than ours: our peerless hunter had to fork over \$85. The farmer's price for the yearling. Wonder if he got to keep the cow?)



Older than our Nation itself, there is an organization that can help send you to school, find a job for you, fix your teeth and finance your home . . . And the list goes on. As a matter of fact, the more you know about them—the more they can do for you . . .

# Need A Rich Uncle?

## Try The VA

It is the policy of the United States Government that the men and women who serve and have served in the Armed Forces of the nation shall have the most comprehensive system of assistance and care possible. Although various types of assistance and care programs have gone on since the founding of the Nation, it was not until July 21, 1930, that the responsibility for all of the various veterans' programs were consolidated under one agency. This is the Veterans Administration (VA), the largest of all the independent agencies. The Administrator of Veterans Affairs is appointed by the President and reports directly to him on all aspects of veterans' programs.

As shown in the chart to the right, the organization of the Veterans Administration places the major operational tasks in three departments—the Department of Medicine and Surgery, which employs about 88 percent of the entire VA staff, including some 5,000 doctors, 15,000 nurses, more than 25,000 nursing assistants, and 13,000 food specialists; the Department of Veterans Benefits, which administers the "GI Bill" and the VA's huge compensation and pension program; and the Department of Data Management, which handles such programs as the VA insurance system.

### How it Grew

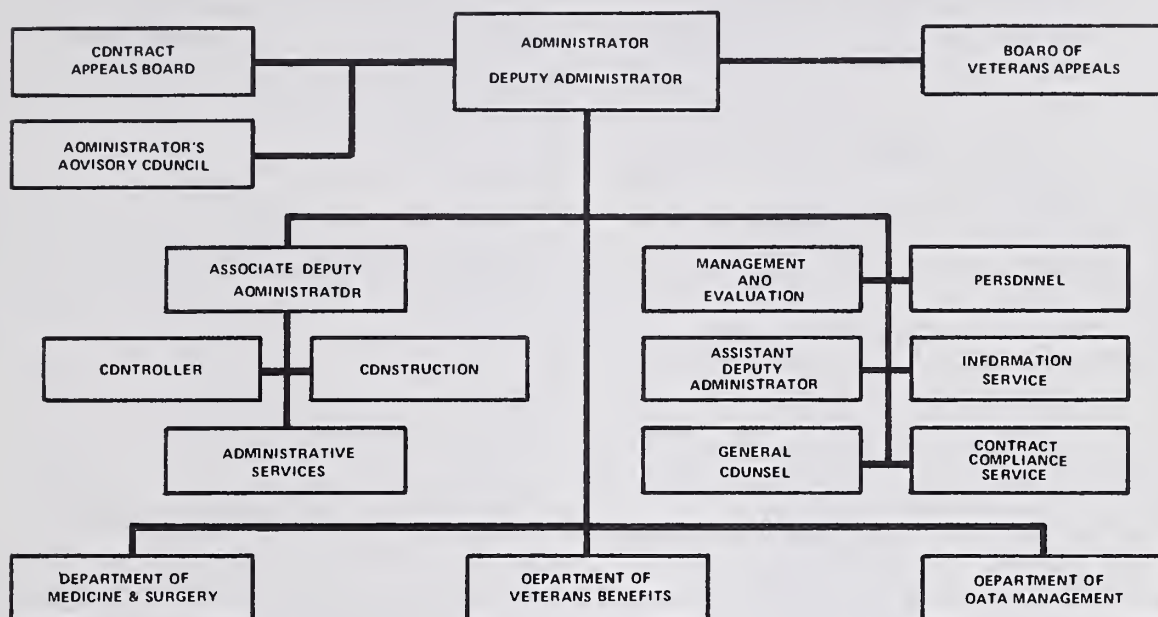
Since before the founding of this Nation, Americans have been concerned with the care and welfare of those who have served in the Armed Forces. The first colonial law on this subject was enacted in 1636. This provided that "if any man shalbee sent forth as a souldier and shall return maimed, hee shalbee maintained competently by the collonie during his life."

### VA PERSONNEL BY DEPARTMENTS





# ORGANIZATION OF THE VETERANS ADMINISTRATION



Later, after the adoption of the Constitution and formation of the United States, the first Congress (in 1789) passed a Federal pension law to be programmed by the Congress. When the Civil War began in 1861, Congress authorized pension benefits for Federal volunteers on the same basis as those already provided for the regular Army, and in 1862 passed the "general law" pension system for all who were disabled in the line of duty, as well as for widows and other dependent relatives of those who died while performing military duty.

## Unofficial Motto

It was in his second inaugural address, in April 1865, that President Abraham Lincoln called upon Congress and the American people "to care for him who shall have borne the battle, and for his widow, and his orphan." These words have become the unofficial motto of the Veterans Administration.

When America entered the war in 1917 Congress established a new system of veterans' benefits which included disability compensation,\* insurance for servicemen and veterans, a family allotment program, and vocational rehabilitation for the disabled. While these were administered under one agency, other benefits were handled by other agencies. In 1930 President Herbert Hoover signed an Executive Order which consolidated all the

programs under the newly formed Veterans Administration. There were about 4.7 million veterans in 1930; at the end of World War II in 1945 there were 19 million potential veteran-beneficiaries.

Along with that increase came a law signed in 1944 which many believe to have had more impact on the American way of life than any other. This was the World War II "GI Bill." Under the original GI Bill, 7.8 million veterans participated in one or more training programs. Under the bill's loan provisions, the VA guaranteed about 5,388,000 home loans to World War II veterans totaling almost \$47.6 million.

In the 1950's, the United States took up arms against Communist aggression in Korea and the Congress responded by passing the Korean Conflict GI Bill. Almost

*"... to care for him who  
shall have borne the  
battle, and for his  
widow, and his orphan."*

\*Since 1946, the VA has used the word "compensation" for payments for disabilities related to military service and "pension" for payments made on the basis of financial need to totally disabled veterans whose disabilities are not service-connected.

2.4 million veterans benefitted from education and training under this bill and the VA guaranteed another 1,533,000 home loans totaling about \$18.6 billion.

Aware that these benefits have gone to men and women who had served in the Armed Forces, the Congress passed the Veterans Readjustment Benefits Act in March 1966, the so-called Post-Korean Conflict GI Bill. This Bill covers the men and women who have served since the Vietnam Era began on August 5, 1964.

### Benefits, Benefits

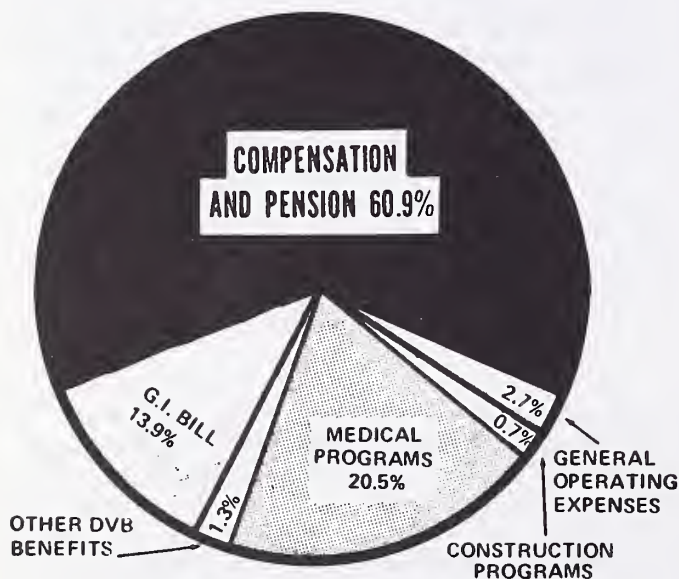
Since these three GI Bills became effective, nearly 13,000,000 veterans have received training under the various VA programs. By the early 1970s, the VA paid out nearly \$5.5 billion a year in compensation and pensions to more than three million veterans and to the eligible widows, dependent children, and parents of more than 1.5 million deceased veterans. Under the GI loan program, home mortgage loans of nearly \$80 billion have been guaranteed or made to 7.6 million veterans and the veterans, who have proved good credit risks, have already repaid nearly half (3.6 million) of the loans in full.

The VA administers approximately \$37 billion worth of Government life insurance to about 5.5 million policy holders and supervises an additional \$52.5 billion worth of Servicemen's Group Life Insurance for some 4.5 million servicemen, including Reservists and National Guard troops who are covered part time.

As the 1970s began, the Veterans Administration had 166 hospitals, with at least one in each State (except Hawaii and Alaska, where private hospital beds are provided on a contract basis) and one in Puerto Rico. Also, VA hospitals were under construction in three cities—Tampa, San Diego, and Columbia, Mo. All 166 hospitals are fully accredited by the American Medical Association. In addition, there were almost 300 outpatient clinics and other facilities open to serve veterans and other eligible individuals.

A more detailed article on the VA administered GI Home Loan program is on pages 10–11.

### HOW VA SPENDS ITS MONEY



*“... if any man  
shall be sent forth  
as a souldier  
and shall return  
maimed, hee  
shall be maintained  
competently by  
the collonie during  
his life.”*



## How to Obtain Information

Veterans and their dependents who are interested in further information should contact the listed VA office nearest their home. To provide prompt service, the VA needs the veteran's full name and VA file number if he has one; Social Security number; military serial number; service dates; date and place of birth; and current address. A list of VA offices in the various States follows.

### VA'S NATIONWIDE NETWORK

*H—Hospital; RO—Regional Office; O—Office; D—Domiciliary*

**ALABAMA**  
Birmingham (H) 35233  
Montgomery (RO) 36104  
Montgomery (H) 36109  
Tuscaloosa (H) 35401  
Tuskegee (H) 36083

**ALASKA**  
Anchorage (O) 99501  
Juneau (RO) 99801

**ARIZONA**  
Phoenix (H) 85012  
Phoenix (RO) 85025  
Prescott (H&D) 86301  
Tucson (H) 85713

**ARKANSAS**  
Fayetteville (H) 72701  
Little Rock (RO) 72201  
Little Rock (H) 72208

**CALIFORNIA**  
Fresno (H) 93703  
Livermore (H) 94550  
Long Beach (H) 90801  
Los Angeles (RO) 90073  
Los Angeles (H&D) 90073  
Martinez (H) 94553  
Palo Alto (H) 94304  
San Diego (O) 92101  
San Fernando (H) 91342  
San Francisco (RO) 94103  
San Francisco (H) 94121  
Sepulveda (H) 91343

**COLORADO**  
Denver (RO) 80225  
Denver (H) 80220  
Fort Lyon (H) 81038  
Grand Junction (H) 81501

**CONNECTICUT**  
Hartford (RO) 06103  
Newington (H) 06111  
West Haven (H) 06516

**DELAWARE**  
Wilmington (RO) 19805  
Wilmington (H) 19805

**DISTRICT OF COLUMBIA**  
Washington (RO) 20421  
Washington (H) 20422

**FLORIDA**  
Bay Pines (H&D) 33504  
Gainesville (H) 32601  
Jacksonville (O) 32201  
Lake City (H) 32055  
Miami (H) 33125  
Miami (O) 33130  
St. Petersburg (RO) 33731

**GEORGIA**  
Atlanta (RO) 30308  
Atlanta (H) 30329  
Augusta (H) 30904  
Dublin (H&D) 31021

**HAWAII**  
Honolulu (RO) 96801

**IDAHO**  
Boise (RO&H) 83707

**ILLINOIS**  
Chicago (RO) 60612  
Chicago (Research) (H) 80611  
Chicago (West Side) (H) 80612  
Danville (H) 61832  
Downey (H) 60084  
Hines (H) 60141  
Marion (H) 62959

**INDIANA**  
Fort Wayne (H) 46805  
Indianapolis (RO) 46204  
Indianapolis (H) 46202  
Marion (H) 46952

**IOWA**  
Des Moines (RO&H) 50309  
Iowa City (H) 52240  
Knoxville (H) 50138

**KANSAS**  
Topeka (H) 66822  
Wadsworth (H&D) 66089  
Wichita (RO&H) 67218

**KENTUCKY**  
Lexington (H) 71301  
Louisville (RO) 40201  
Louisville (H) 40202

**LOUISIANA**  
Alexandria (H) 71301  
New Orleans (RO) 70113  
New Orleans (H) 70140  
Shreveport (H) 71101

**MAINE**  
Portland (O) 04111  
Togus (RO&H) 04330

**MARYLAND**  
Baltimore (RO) 21201  
Baltimore (H) 21218  
Fort Howard (H) 21052  
Perry Point (H) 21902

**MASSACHUSETTS**  
Bedford (H) 01730  
Boston (RO) 02203  
Boston (H) 02130  
Brockton (H) 02401  
Northampton (H) 01060  
Springfield (O) 01103  
West Roxbury (H) 02132

**MICHIGAN**  
Allen Park (H) 48101  
Ann Arbor (H) 48105  
Battle Creek (H) 49018  
Detroit (RO) 48232  
Iron Mountain (H) 49801  
Saginaw (H) 48602

**MINNESOTA**  
Minneapolis (H) 55417  
St. Cloud (H) 56301  
St. Paul (RO) 55111

**MISSISSIPPI**  
Biloxi (H&D) 39531  
Jackson (RO&H) 39216

**MISSOURI**  
Jefferson Barracks  
(St. Louis) (H) 63125  
Kansas City (O) 64106  
Kansas City (H) 64128  
Poplar Bluff (H) 63901  
St. Louis (RO) 63103  
St. Louis (H) 63106

**MONTANA**  
Fort Harrison (RO&H) 59636  
Miles City (H) 59301

**NEBRASKA**  
Grand Island (H) 68801  
Lincoln (RO) 68508  
Lincoln (H) 68501  
Omaha (H) 68105

**NEVADA**  
Reno (RO&H) 89502

**NEW HAMPSHIRE**  
Manchester (RO) 03103  
Manchester (H) 03104

**NEW JERSEY**  
East Orange (H) 07019  
Lyons (H) 07939  
Newark (RO) 07102

**NEW MEXICO**  
Albuquerque (RO) 87101  
Albuquerque (H) 87108

**NEW YORK**  
Albany (O) 12201  
Albany (H) 12208  
Batavia (H) 14020  
Bath (H&D) 14810  
Bronx (H) 10468  
Brooklyn (H) 11209  
Buffalo (RO) 14203  
Buffalo (H) 14215  
Canandaigua (H) 14424  
Castle Point (H) 12511  
Montrose (H) 10548  
New York (RO) 10001

New York (H) 10010  
Northport, L.I. (H) 11768  
Rochester (O) 14614  
Syracuse (H) 13210  
Syracuse (O) 13202

**NORTH CAROLINA**  
Durham (H) 27705  
Fayetteville (H) 28301  
Oteen (H) 28805  
Salisbury (H) 28144  
Winston-Salem (RO) 27102

**NORTH DAKOTA**  
Fargo (RO&H) 58102

**OHIO**  
Brecksville (H) 44141  
Chillicothe (H) 45601  
Cincinnati (O) 45202  
Cincinnati (H) 45220  
Cleveland (H) 44106  
Cleveland (RO) 44199  
Columbus (O) 43215  
Dayton (H&D) 45428

**OKLAHOMA**  
Muskogee (RO) 74401  
Muskogee (H) 74401  
Oklahoma City (H) 73104  
Oklahoma City (O) 73102

**OREGON**  
Portland (RO) 97204  
Portland (H) 97207  
Roseburg (H) 97470  
White City (D) 97501

**PENNSYLVANIA**  
Altoona (H) 16603  
Butler (H) 16001  
Coatesville (H) 19320  
Erie (H) 16504  
Lebanon (H) 17042  
Philadelphia (RO) 19101  
Philadelphia (H) 19104  
Pittsburgh (RO) 15222  
Pittsburgh (H) 15206  
Pittsburgh (H) 15240  
Wilkes-Barre (H) 18703  
Wilkes-Barre (O) 18701

**PHILIPPINES**  
Manila (RO) APO, S.F. 96528

**PUERTO RICO**  
San Juan (RO&H) 00901

**RHODE ISLAND**  
Providence (RO) 02903  
Providence (H) 02908

**SOUTH CAROLINA**  
Charleston (H) 29403  
Columbia (RO) 29201  
Columbia (H) 29201

**SOUTH DAKOTA**  
Fort Meade (H) 57741  
Hot Springs (H&D) 57747  
Sioux Falls (RO&H) 57101

**TENNESSEE**  
Memphis (H) 38104  
Mountain Home  
(Johnson City) (H&D) 37684  
Murfreesboro (H) 37130  
Nashville (RO) 37203  
Nashville (H) 37203

**TEXAS**  
Amarillo (H) 79106  
Big Spring (H) 79720  
Bonham (H&D) 75418  
Dallas (H) 75216  
Houston (RO) 77061  
Houston (H) 77031  
Kerrville (H) 78028  
Lubbock (O) 79401  
Marlin (H) 76661  
San Antonio (O) 78204  
Temple (H&D) 76501  
Waco (RO) 76710  
Waco (H) 76703

**UTAH**  
Salt Lake City (RO) 84111  
Salt Lake City (H) 84113

**VERMONT**  
White River Jct. (RO&H) 05001

**VIRGINIA**  
Hampton (H&D) 23367  
Richmond (H) 23219  
Roanoke (RO) 24011  
Salem (H) 24153

**WASHINGTON**  
American Lake,  
Tacoma (H) 98493  
Seattle (RO) 98121  
Seattle (H) 98108  
Spokane (H) 99208  
Vancouver (H) 98661  
Walla Walla (H) 99362

**WEST VIRGINIA**  
Beckley (H) 25801  
Clarkburg (H) 26301  
Huntington (RO) 25701  
Huntington (H) 25701  
Martinsburg (H&D) 25401

**WISCONSIN**  
Madison (H) 53705  
Milwaukee (RO) 53202  
Tomah (H) 54660  
Wood (H&D) 53193

**WYOMING**  
Cheyenne (RO&H) 82001  
Sheridan (H) 82801

In addition to GI loans and educational assistance, the VA program includes compensation and pensions, automobiles for disabled men and women, domiciliary care, dental treatment, prosthetic appliances, aid for the blind, vocational programs, loans for homes, farms and businesses, dependency and indemnity compensation, death compensation, reimbursement of burial expenses, burial flags, burial in national cemeteries, and others.



More Help From the Veterans Administration . . .

# Home Buying-The V.A. Way

It's been a dream of yours for a long time. To own your own home, perhaps a single family, detached dwelling, or maybe a townhouse, equipped with a work shop for you and a backyard for the kids, near good schools, in a decent neighborhood. Something to be proud of, well kept, and improved on. You'll treat it like an investment, since it may well be the biggest financial move of your life. You have a firm idea of what you want, where you want it and how much you can pay. With your tidy savings and the GI Home Loan, you should be able to handle it nicely.

GI home loans, administered by the Veterans Administration, have been made to more than seven and one half million veterans. Nearly \$80 billion dollars in home mortgage loans have been guaranteed.

What is the GI Home Loan Program? Who qualifies? Can you? In

this case, a little knowledge can go a long way. It may even put a roof over your head.

## GI Home Loan Program

The main purpose of the GI Home Loan Program is to help veterans finance the purchase of a reasonably priced home at a low rate of interest. It encourages private lending institutions to make bigger loans than they otherwise could, through loans being guaranteed or insured by the Veterans Administration.

## Loan Guaranty Entitlement

All veterans, beginning with those of World War II, have loan guaranty entitlement available until used—whether derived from Service in World War II or the Korean Conflict or from Service after January 31, 1955. All delimiting dates on veterans'

entitlement previously in effect have been removed. The following is a breakdown of those who are eligible:

*World War II Veterans*—Eligibility requirements for this period are:

- Active Duty on or after September 15, 1940, and prior to July 26, 1947;
- Discharge or separation under other than dishonorable conditions;
- At least 90 days' total service, unless discharged earlier for Service-connected disability.

*Korean Conflict Veterans*—Eligibility requirements are:

- Discharge or separation under other than dishonorable conditions;
- Active duty at any time on or after June 27, 1950, and prior to February 1, 1955;
- At least 90 days total Service, unless discharged earlier for Service-connected disability.



### *Post-Korean and Vietnam Veterans—*

• Veterans who served on active duty for 181 days or more, any part of which occurred after January 31, 1955, and who were discharged or released under conditions other than dishonorable, or were discharged or released from active duty after such date for a service-connected disability ("six-month enlistees" are not eligible since their Service does not constitute "active duty," as defined in the governing law).

• Servicemen who have served at least 181 days in active duty status, even though not discharged, while their Service continues without a break.

*Widows and Wives Entitlement—* Unremarried widows of men who served in World War II, the Korean Conflict or the post-Korean period and who died as a result of service-connected disabilities, and wives of servicemen on active duty who are officially listed as missing in action or prisoners of war and have been in such status for more than 90 days are eligible for GI loans to acquire a home. Receipt by wife of official notice that the husband is no longer listed as missing or captured ends entitlement.

### **Additional Entitlement Available**

The maximum entitlement available to an eligible veteran is \$12,500 for home loans. Originally, the maximum entitlement available for home loan purposes was \$4,000. This figure was increased to \$7,000 on September 1, 1951, and was increased further to \$12,500 on May 7, 1968. World War II and Korean Conflict veterans who have used their loan guaranty entitlement *prior* to May 7, 1968, may have between \$5,000 to \$8,500 additional entitlement available for use in obtaining another GI loan. The amount of additional entitlement still available to a veteran who obtained a GI loan before May 7, 1968, can be determined by subtracting the entitlement used earlier from the \$12,500 currently authorized.

If you are eligible for a GI loan, the VA, upon request, will give you a Certificate of Eligibility showing the amount of your entitlement. However, the receipt of a Certificate of Eligibil-

ity does not mean that you will receive an automatic approval for a loan. The governing law requires that the "contemplated terms of a payment required in any mortgage, to be given in part payment of the purchase price or construction cost, bear a proper relation to the veteran's present and anticipated income and expense." In addition, the lender must determine that you are a satisfactory credit risk.

### **Financing**

Eligible veterans must make their own arrangements for loans through the usual lending channels, such as banks, building and loan associations and mortgage loan companies.

The lender making a GI loan for the purchase of a home is guaranteed against loss up to 60 percent of the loan, with a maximum guarantee of \$12,500.

### **Interest Rate**

Interest rates on GI loans may vary due to changes in the law and VA regulations. Once a loan is made, the interest on it remains the same for the life of the loan. In obtaining loans for the refinancing of existing mortgage loans or other liens of record, veterans may pay discounts of reasonable amounts.

### **Insured Loans**

Instead of a VA guarantee, some lenders prefer to use the VA-insured loan program. The interest rate on insured realty loans will be in keeping with the governing law and VA regulations. Post-Korean Conflict veterans are not eligible for insured loans unless at the time of application they had previous entitlement based on earlier service in the World War II or Korean Conflict periods, such entitlement has not expired, and no part of it was used to obtain a GI loan.

### **Down payments and Maturity**

The loan terms are subject to negotiation between the veteran and the lender. The repayment period of maturity of GI home loans may be as long as 30 years. The VA does not require that a down payment be made. However, the amount of a

home loan may not exceed the VA's determination of the home's reasonable value. If it does, the veteran must certify that he is paying the difference in cash without any supplementary borrowing.

### **Closing Costs**

Closing costs must be paid in cash. This covers, for example, an appraisal fee, cost of title search or title insurance and a fee for recording your mortgage at the courthouse or county recorder's office.

*Other closing costs* to cover certain costs to the lender in making the loan (sometimes called "origination costs"), if not paid item-by-item, may be lumped into a charge equal to 1 per cent of the loan amount (e.g., \$100 on a \$10,000 loan). Insurance and part of the first year's property taxes may be included in the closing costs.

### **Protection for the Veteran**

The VA protects veteran borrowers in the following ways:

☐ Homes completed less than a year before acquisition with GI loan financing must meet or exceed VA minimum requirements for planning, construction and general acceptability.

☐ The VA may suspend from participation in the loan program those who take unfair advantage of veteran borrowers or decline to sell a new home to, or make a loan to, a credit-worthy, eligible veteran because of his race, color, creed or national origin.

☐ On a new home, the builder is required to give the veteran purchaser a 1-year warranty that the home has been constructed in substantial conformity with VA-approved plans and specifications.

☐ In some instances, the VA may pay or otherwise compensate the veteran borrower for correction of serious structural defects which develop within four years of the time a home loan is guaranteed or made.

### **Certification**

A veteran must certify that he intends to live in the home he is buying or improving with a GI loan both at the time of application and at the time of closing the loan. ■

*Florida's sunny clime offers a comfortable setting for ASA's own*

## Believe It or Not Land: FS Homestead

*For some obscure reason, personnel at USASA Field Station Homestead, Fla., seem to experience more than their share of bizarre happenings. Fortunately, the unit's fine monthly newspaper, the **Seminole Scout**, has recorded some of them for posterity. Can you top these?"*

### It Came From Under the Hood

*by John Polumbo and Dennis Bortis*

*(from the **Seminole Scout**, April '72)*

As we have all seen today, Detroit has been making an effort to improve the safety of our cars. The safety features today are varied but there are still many bumps to be worked out.

Recently our Company Commander, First Lieutenant Jackson, discovered one of these trouble areas.

As the story goes, LT J was driving North on I-95, at about 8:00 p.m. going around 65 *mph*, in the left lane. With him was his wife and dog.

The traffic was heavy but not unusual for I-95. For that matter there was nothing unusual about this trip until a strange, dark, rod-shaped object began rising from under the hood near the windshield wipers. The object then turned and peered in the window. At this point our intrepid commander had two choices. Either this thing was a new radar warning system or there was a snake on his car. The latter was quickly realized and LT J's hair is said to have stood on end and turned grey in a matter of seconds.

The unwanted stowaway had now proceeded to crawl around on the hood of the car but not caring to get beat by the wind it decided to enjoy the ride so it slithered back into the windshield wiper well and out of sight. This didn't make our victims in the car feel so comfortable fearing the snake might find a way to get inside the car. Driven by fear LT J is said to have done some super stunt driving and pulled off onto the right safety lane.

Sitting forward they could look down into the wiper well and see the snake stretched out across the car with its head facing to the left.

Not being at all sure of the snake's aggressive intentions, LT J, remembering his OCS Handbook and practicing good leadership, ordered the most expendable member of his party out to test the situation, his wife. Needless to say, she was not too crazy about this idea, but she went. The evil serpent made no movement bent on aggression so LT J exited also.

About this time a squad car arrived on the scene bearing two of Florida's finest. LT J approached on a dead-run shouting—"There's A snake under my hood!" Remembering similar encounters with south Florida motorists, one of the officers grinned politely and replied, "Sure fella, and there's a tiger in your tank too. I'll bet." He was about to ticket our hero for an improper rest stop

and creating a disturbance when the snake decided to come out and watch the fun. Since his wife was not available for the sacrifice, the officer was forced into action himself and responded in true police style. He drew his trusty can of mace and sprayed it mercilessly until the snake fell to the ground and started across I-95 in a vain attempt to escape. Two trucks, a van, four cars and a motorcycle later, our snake became a permanent part of the highway.

The officer smiled, dusted off his badge and drove away. After having his wife search the car, LT "J" resumed the trip north.

### O5D Sets New Record

*(from the **Seminole Scout**, Jan. '72)*

SP5 Ray McFaddin thought he had only three months left in the Army (with a 90-day drop) when he reported to Field Station Homestead, on December 7.

He went about the normal company in-processing and on Tuesday afternoon, December 14, reported to Lieutenant Colonel Eugene Keener for his "new guy" interview. He had a nice, leisurely chat with the "Old Man" and even mentioned that he was considering the possibility of reenlisting.

Little did he suspect, however, that lurking outside the Colonel's office was that friend-of-the-enlisted man, UPO's very own personnel sergeant with, lo and behold—a set of ETS orders with **McFaddin, Vonnie Ray Jr.**, prominently displayed thereon. "Gee, these guys are really efficient," thought Ray, "they already have my orders cut for March." Upon closer perusal, though, he noticed a line on the orders which read: **REFRAD: 23 December 1971.**

Being naturally inquisitive he turned to that intrepid keeper of the 201 and asked, "Uh, Sarge, what does this line '**REFRAD**' mean?" "That menas, young fella, **RELEASED FROM ACTIVE DUTY**," replied the sergeant. "You qualify for the new 179 day early-release program and may be released on the 23rd!"

Upon hearing this Ray accepted the set of clearance papers being forced upon him along with his orders, turned sharply on his heel and reentered "Keener's Kubbyhole" to begin his out-processing (including retracting any and all statements concerning the possibility of his reenlisting).

This then, is the saga of Ray McFaddin, and the shortest ASA tour on record encompassing only ten short minutes between in and out-processing.





### Contest Winner

**Presidio of Monterey, Calif.**—The only entrant of non-Japanese descent, Specialist 5 Jonathan M. Baker, won a first place trophy in a speech contest sponsored by (you guessed it) the Japanese Speaking Society of America. Baker is a student at the Defense Language Institute, West Coast Branch (DLIWC).

The contest, which was held April 15 at San Francisco's Buddhist Church Hall, is conducted annually in conjunction with the San Francisco Cherry Blossom Festival.

Specialist Baker delivered his speech in Japanese. It was a description of humorous incidents he was involved in while visiting Japan for the first time and not being able to speak Japanese.

Among the awards he received for his winning speech were a trophy, a certificate, and a medal struck especially for the contest by the Japanese government. The Japanese Consul-General of San Francisco presented the awards.

### Basketball

**TUSLOG Det 4-4, Turkey**—Specialist 5 George H. Rausch, in reflective moments, ponders his predicament like a savant.

As a man of action he jumps at the chance to play professional basketball.

But as a socially conscious student he is more inclined to think in terms of earning his doctorate and of devoting his talents to improving the lot of his black brethren.

SP5 Rausch has solid credentials for his twin aspirations. He hopes to solve his dilemma by combining brain with brawn.

"I'm confident I will have no trouble getting a tryout with a professional basketball team, but I must keep up my game to take advantage of it." He keeps in shape by playing with the base team.

Rausch played as a member of the 1972 US Armed Forces Europe entry in the Air Force worldwide tournament; he also enjoyed prolific point-making seasons at Western State College, Gunnison, Colo., and the University of Utah.

"Even if I make it at pro ball, I plan to get my doctorate in educational sociology, probably at Wayne State," he said. "I believe a person should get as much education as possible."

Since arriving at the Karamursel Detachment he has completed work on his master's degree in the Wayne State program. He has also managed to serve during the past year as chairman of the Karamursel Black Advisory Council.

Rausch says the Black Advisory Council has played an important role in the promotion of improved relations between the blacks and whites assigned to Karamursel. Main goals of the council are to promote communications between the races by investigating problems and seeking plausible solutions.

### Massachusetts

**Ft. Devens**—Get out your bermuda shorts folks, the 224th Avn Bn will hold its annual picnic and reunion on Aug. 5, 1972, in a park near Ft. Devens. If you can't be there please send the latest info on yourself to:

Commanding Officer  
USASASB

Ft. Devens, Mass. 01433

One way or the other, the 224th wants to stay in touch.

### Celebrate

**Panama Canal Zone**—Adopting the Latin American "Manana" attitude, members of ASA's South of the Border detachments finally got around to celebrating USASA Unit Day 1971 on April 3, 1972. Actually, lack of money for the party was the major delaying factor, and April 3 is close to the two new detachments' organization day, April 1, 1971.

USASA Det Southern Command and the 408th ASA Det (Inf Bde), were both created a year ago to provide ASA support to the Southern Command. When September 25, 1971 rolled around, the unit fund was broke, mainly because of new Day Room improvements. So, April 3 was set as the day and planning began.

The activities started with a spirited softball game between the officers and NCOs versus the enlisted men. It was a heartbreaking day for the officer/NCO team as they watched their long winning streak go down the drain.

The annual tennis tourney was a close contest down to the wire, but then the finalists never got to the wire. . . . The first prize, a can of crackers, was donated to charity.

The day was capped off with a casino party and auction. In all, \$75 was raised for the USASA Benefit Association.

As the spilled beer was being mopped up, and the posters in the casino taken down, thoughts were turning toward what to do next year. One NCO was overheard saying "Remember back in '69 when we really whopped those fellows 23-6? This MVA—they don't even know they're supposed to lose!"

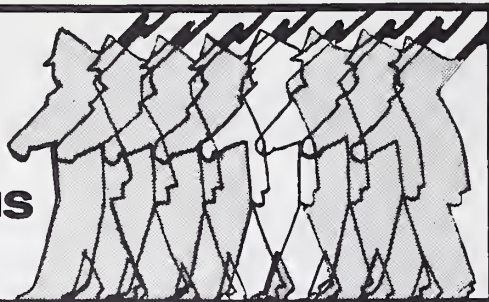


Specialist 5 Richard Jenkins is caught between 2nd and 3rd in a mad hustle. First Sergeant Thomas Bomberg tries to get the ball to Specialist 6 Allen Stansbury on third before the runner gets there.

## THE

# Missed

## PERSONS BUREAU



"After 20 years in the service, I'm ready for a change," says SFC L. Ifer as he begins to look for interesting civilian employment. Most of our retirees have similar feelings as they assume new roles as students, recreationists and job seekers.

A desire for change really hit SFC **Kenneth A. Hicks**. The Sarge from Merritt Island, Fla., was bitten by the love bug. On April 20 he gave up 40 years of bachelorhood. Good luck, Mrs. Hicks!

Colleges around the nation will be welcoming some of our recent retirees

this Fall. MSG **William Ellis**, MSG **Kenneth Pickett** and SFC **John Cramer** will soon be on campus. In addition to his educational plans, William Ellis will be spending every spare moment trying to improve his golf game on home greens near Seattle. Kenneth Pickett, who was last stationed at Fort Devens, has decided to remain in the New England area. While attending New Hampshire Technical College, he also plans to get involved in Real Estate. And our last potential student for this month's column, is John Cramer. Now a

welder for a trailer corporation in Uniontown, Pa., John's plans for college won't materialize until next year.

A former instructor from USASA TC&S apparently enjoys the Massachusetts climate. MSG **Arthur T. Shaver** wants to occasionally leave his home in Fitchburg for some leisurely travel.

The Purchasing Agent for the Central Procurement Activity at Vint Hill Farms Station is retired SGM **K.J. Manion**. This Manassas, Va. resident writes that he especially enjoyed the travel and world wide experiences provided by the Army.

Recently we heard of the whereabouts of an ASA retiree from a few years back. It seems that CWO **Owen T. Yates, Jr.** of Scottsville, Ky., has his "fingers in everything." He's back on the farm and caters to vacationers on the side. His souvenir shop allows him to practice another of his new interests—politics. We hear from the pipeline that he is a member of the local Water Commission Board.

## Science & Medicine

### Just the Facts

How much does your family know about caffeine? How much do *you* know about it?

Caffeine is a tasteless substance and a natural constituent of a number of plants including coffee, tea, kola nuts, cocoa beans, and mate (dried leaves of a South American evergreen tree) used to make a beverage with the stimulant properties of coffee.

The amount of caffeine normally present in a cup of coffee is about 90 milligrams. However, a process was developed some years ago for removing up to 97 percent of the caffeine from coffee beans. Since that time, the Food and Drug Administration (FDA) has examined samples of both ground and instant decaffeinated coffees and has concluded that the decaffeinated coffees are not falsely labeled.

However, regular coffee, labeled as decaffeinated coffee, would be deemed misbranded under the Federal Food, Drug and Cosmetic Act, and thus

subject to Federal Court Action.

The presence of grains of extraneous materials in a product labeled as coffee is illegal.

The standard of identity for soft drinks provides for the presence of caffeine in cola drinks which may contain caffeine in amounts ranging from 20 milligrams to 36 milligrams per 6-ounce serving.

Physicians use caffeine-containing preparations as cardiac and respiratory stimulants.

Various "stay awake" preparations on the market contain caffeine as the active ingredient. An FDA examination of these products shows that each tablet contains about 110 milligrams of caffeine. The caffeine content of each tablet thus approximates that of a cup of coffee or tea, and the stimulating effect is essentially the same. These preparations are not in the same category as the amphetamines.

The FDA believes that when a person is tired he should rest rather than rely on a stimulant for carrying on physical activities. The Food and

Drug watchdogs also have strong reservations about the use of a stimulant-type preparation while driving. Such stimulants temporarily mask mental or physical fatigue. The consequences may be more than just 'stimulating.'

### Crunchers Beware

"My, but its hot! How about a cool drink? Ahh—That's good. Now for the good part—crunching the ice in the bottom of the glass."

"Huh?! What's that you say?"

The researchers tell us that crunching the ice at the bottom of the glass will make those dental bills skyrocket.

Researchers have discovered that the temperature inside the mouth may fluctuate from 140 degrees F with hot coffee to 35 degrees F with ice cream. The enamel on the outside of the teeth expands with the heat without much trouble but when it contracts from the cold, the dentine underneath doesn't budge.

The pressure from this situation causes all kinds of tiny cracks to develop and they become cavities.



*The Where, How and Why of it. . .*

## Savings Through Life Insurance

*Whether you collect pennies in a ceramic rooster or invest your dollars in blue chip commodities on Wall Street, some form of savings is an absolute necessity.*

*In publishing the following article by USASA's first Command Sergeant Major, Clifford "Biff" Charron, The Hallmark wishes only that you examine the contents and decide for yourself.*

*Biff started his second career in August 1970 and is now a full time Life Insurance Agent. He recently qualified for his company's Pacemaker of the Year Award.*

*This is the second in a series of articles on highlights of life insurance protection and security as it affects the man in uniform.*

People save money to build up a fund for emergency needs, to leave an estate in case of premature death or to build a retirement fund. How many people do you know who, after serving for twenty or more years, left the military service and had to accept the first offer of employment because their financial condition required immediate income?

Why couldn't they be selective in their quest for second careers? Possibly because the savings plans they used over the years were not *forced* savings.

Most savings plans and programs are too easily accessible for the withdrawal of money for every day comforts—a new TV, a new car, etc.

Your savings plan and program should be two-fold: 1. Current emergency requirements, and 2. A future goal. By placing part of your savings into an insurance saving plan, your goal is met and even surpassed through a substantial increase of your savings through dividends.

**For example:** You want \$10,000 in 10 years for a specific reason—home, travel, business venture, etc. You want to pursue this goal and still have the personal protection of a guaranteed estate of this amount in the event of premature death. You can go to a bank or savings/loan corporation, tell them you want to deposit \$80 each month and ask them to give you a signed contract that the money will be available (\$10,000) in 10 years. Will they write such a contract? Further, stipulate that you want this money to start a business which will provide an income for your family. To insure your family can have this business, you would like to place a clause in the contract that if anything happens to you in say, four years,

the bank will pay the contract in full (\$10,000). Will these banks or loan companies make a contract of this type?

I don't believe they will. However, Life Insurance will guarantee that your savings goal will be completed whether or not you die before you can reach your goal.

I stated previously two reasons for saving. Let's look at the first of these reasons, the one I consider most important: the Cash Emergency Fund, money to help you:

- bridge over a period of unemployment;
- educate your children;
- purchase your home;
- provide cash for opportunities;
- pay for unexpected dentist bills or similar emergencies.

The above are just a few examples for which most self-supporting persons want to accumulate a reserve fund.

### *Where? How?*

1. Life Insurance is a preferred method of saving.
2. Life Insurance is a preferred place to save.

To clarify the first phrase, let me use a recent discussion between a non-commissioned officer and myself on Life Insurance savings. He told me, "I have 10 years of service left and it seems I'll never acquire the savings I want when I retire. My bank account is too accessible, and when I see things I want or something I want to do—I go ahead. Not only is there this pitfall, but also some months if I don't feel like it, I won't deposit any money." I explained to this man that he can acquire a definite savings goal through a Life Insurance Savings Plan.

The man of age 25–40 who cannot actually show a substantial accumulation of money by regular consistent savings is only kidding himself when he turns down the savings plan offered by Life Insurance. All past experience indicates that unless you accept the forced method of savings you may never reach your desired goal. May I add this point: when you do accept and start this savings plan—you are actually accomplishing two primary financial requirements. Your insurance needs are satisfied and, at the same time, your emergency fund is growing.

A short explanation on our second phrase, Life Insurance savings is the preferred *place* to save. Generally, there are only two occasions when someone could lose their savings:

1. in the original investment;
2. in reinvestment.

There is one institution, and one alone, which eliminates both hazards, and that is Life Insurance. Why? Because the original investment is guaranteed and, also, you never have to reinvest your savings. Your savings are a concealed asset in the insurance company reserve. You just can't walk down and draw out your money. The necessity of formally asking for your savings and the slight delay in getting the money is often just enough to make you rethink and leave your plan in effect. In closing, however, let me mention this: the most liquid asset known is a life insurance policy. Any bank will confirm that. When jobs are scarce, and employees laid off, when banks are making few loans, or when real estate, even clear and free of debt, is unsalable—your savings in Life Insurance are easily available.

# The Road to the White House

As eligible citizens,\* young and old, approach the ballot box on election day, it's tempting to question how many really understand how one individual is ultimately chosen from such a complex electoral process.

During recent months, America has been sharing the agonies and ecstasies of the Presidential primaries with their favorite candidates. These are the access roads to the White House highway. Let's look more closely at them.

A candidate usually begins his campaign prior to the first primary date. Often, this is as long as one and a half or two years before the actual election day. He travels from state to state discussing national and international issues and programs while stirring up interest and votes. The more state primaries the candidate wins the more widespread becomes his support. As he gathers recognition, his backers gather hopes for a bandwagon movement.

Not all states hold their primaries in the same way. A delegate-selection primary is held in some states. In these, delegates for the national convention are chosen. This year, citizens in four states will vote in this manner, and therefore, will not directly express a presidential preference. Other states allow voters to directly choose a presidential candidate.

## States Differ

Some state primaries employ a combination of methods, in which a single vote for the candidate is also a vote for a slate of convention delegates who are obligated and expected to vote for him. And, in some states, a voter may vote twice: once for his choice of candidates and again to choose a convention delegate.

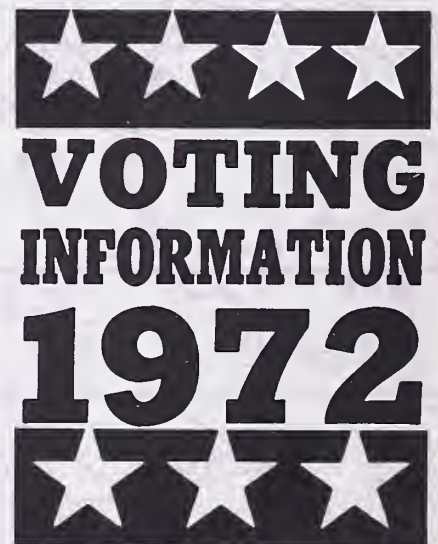
Decisions in the state primaries are reflected in the choices made by the State delegates at the National Convention. These delegates are bound to initially vote for their state's winner. Some states, such as Florida, obligate the delegate to vote for his candidate until that person receives less

than 35 percent of the votes needed for nomination, or until the candidate himself advises the state otherwise, or until two convention ballots have been taken. Most states do not bind their delegates to one man to the end of the voting if a deadlock develops.

## The Climax

This year both National Conventions will be held in Miami Beach. The Democrats will stage their convention beginning July 10 while the Republicans are waiting until August 21 for theirs. At these conventions, the parties select their presidential and vice presidential nominees.

The excitement and anticipation reach a climax on November 7, election day. Voters choose their candidates and in doing so, select the electoral college, the 538 persons who will make the final decision. A meeting of the presidential electors is held in the various state capitals on December 18. Their votes are then officially counted in Washington, D.C. on January 6, 1973. To be elected president, a candidate must have received a majority of electoral votes—270 out of 538. The winner will be sworn in on January 20, 1973.



*\* Some estimates go as high as 80 million. The US Census Bureau estimates that the voting age population in 1972 is nearly 140 million!*



# Armed with Ambition

*From Goodfellow AFB's MONITOR comes the story of the keeper of the Half Way House near Oberammergau in the Bavarian Alps. Have you reached your Half Way House?*

A great crowd of people will enthusiastically start to climb the mountain. It is a mountain made to order for amateurs and tenderfeet. Most of their enthusiasm has vanished by the time they reach my Half Way House. There is a broad expanse of windows on one side that look out across the world below, and the climbers all rush to it with expressions of delight and rave about the beauty of the view. But when they look the other way, up toward the top of the mountain, all of their zeal and zest vanishes.

They look at the big fireplace with its roaring fire and comfortable chairs and at the refreshment counter with hot coffee and sandwiches and decide they have climbed far enough. About half of them never go any farther. They tell the guide that they are tired, their feet are wet, and the snow is too deep. So the guide goes on with a

part of his crowd, while the others stay at Half Way House.

Every once in awhile, as if drawn by a magnet, they will go to the big window and watch the crowd climbing to the top. By and by everything will grow very quiet and then one will exclaim, 'They are at the top.' Then gloom settles over the whole group. When the climbers return, radiant, laughing, and rosy-cheeked, those who stayed at Half Way House are miserable."

This is an accurate description, though dismal, of American life today. Too many of us have stopped at Half Way House who should have gone with "The Guide" to complete victory.

**Chaplain (Lt. Col.) Alfred J. Abernathy**

## The Other Side of the Story

*Critics of the Defense Department rarely know how the man on the inside really feels. David Packard, former Deputy Secretary of Defense, candidly expressed his feelings after he was presented the 1971 James Forrestal Award. He said in part:*

As I worked with the men and women in the Defense Department over these past three years, I became greatly impressed with the high caliber of people who serve their nation in Defense. I worked closely with the Joint Chiefs and other top officers in each service, and I had many occasions to visit men and women in units large and small all over the world. This country can be proud of the military people who provide its security. It has been especially disturbing to me to witness the bitter, often vicious, criticism of the military in the press, on TV, in many of our more liberal universities, and even by some

elected public officials—who, of all people, should know better. I can understand disillusionment with Vietnam policy going back to 1966 or so, but the military does not deserve criticism for the policy—it was dictated and completely directed from the very beginning by the civilians in the Administration and in the department at that time. The officers and other servicemen and women in the Army, the Navy, the Air Force and the Marines simply did what they were asked to do. They were asked to do an almost impossible job, and they did it well.

## *Ideas and Opinions*

*"The mind stretched by a new idea never returns to the same dimension."*

*“(This day) . . . ought to be solemnized with pomp  
and parades, with shows, games, sports, guns, bells,  
bonfires and illuminations from one end of this  
continent to the other from this time forward forevermore.”*

—JOHN ADAMS, 1776

